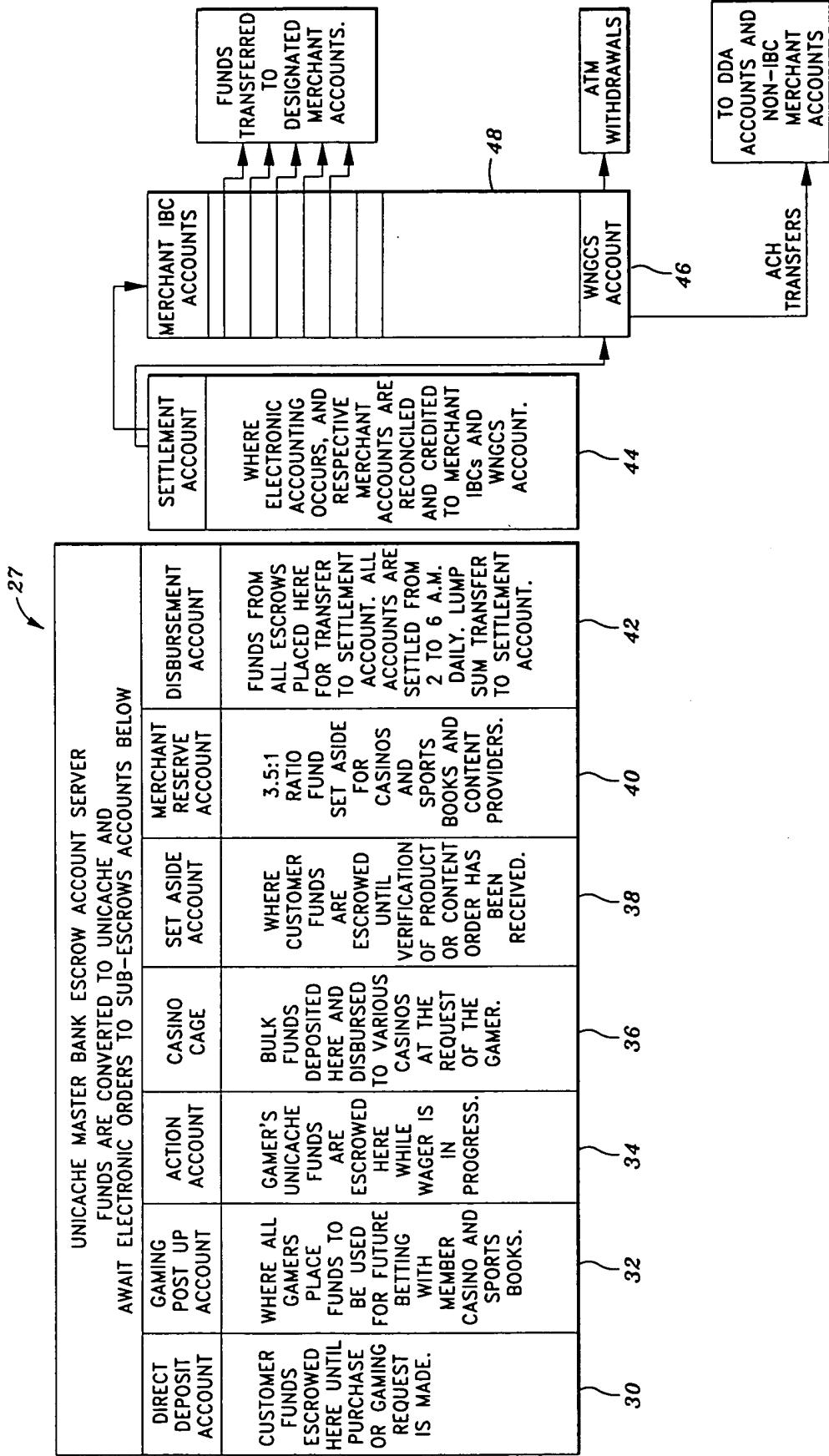


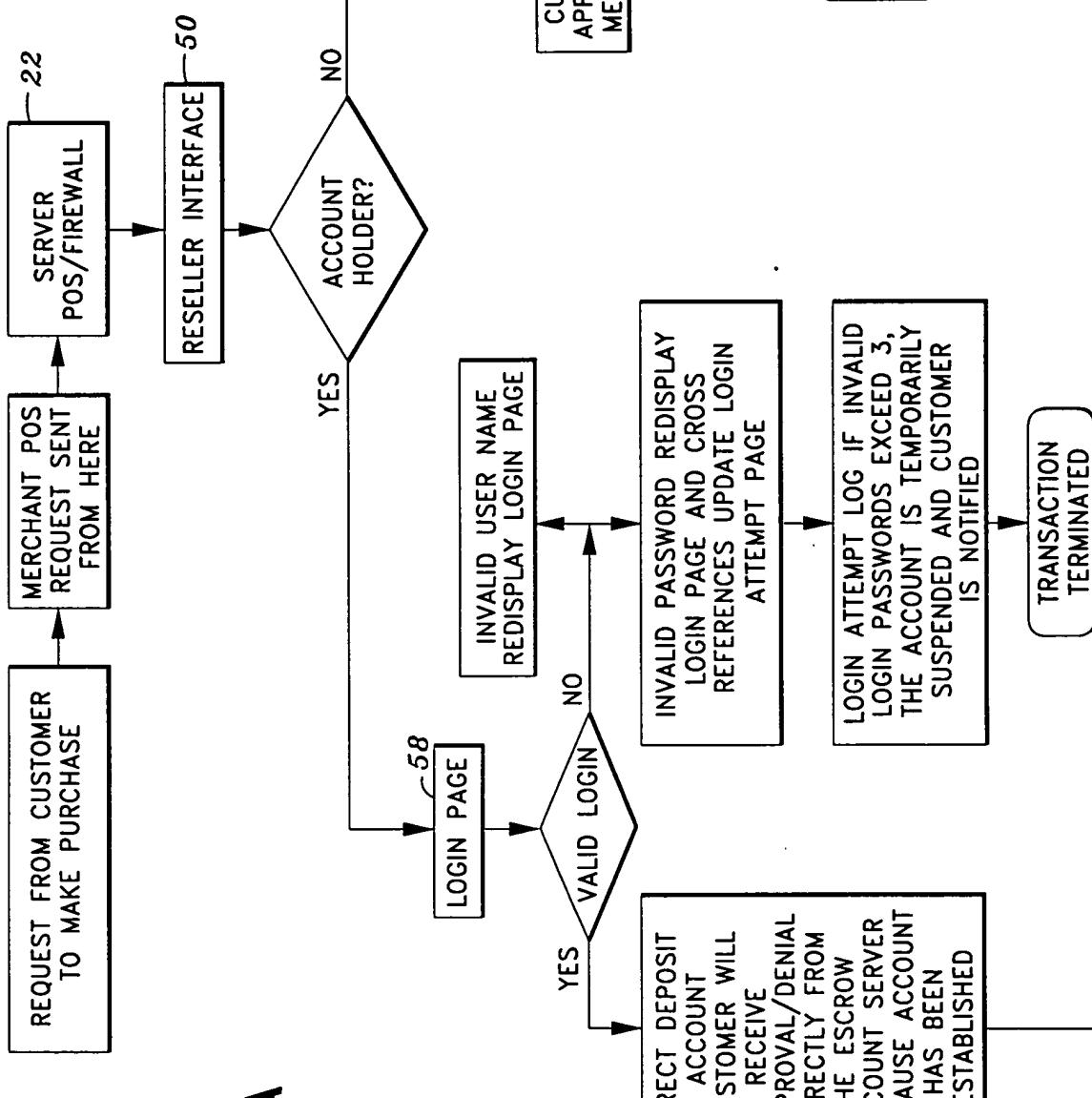
**FIG. 1**



**FIG. 2**



**FIG. 3**



**FIG. 3A**

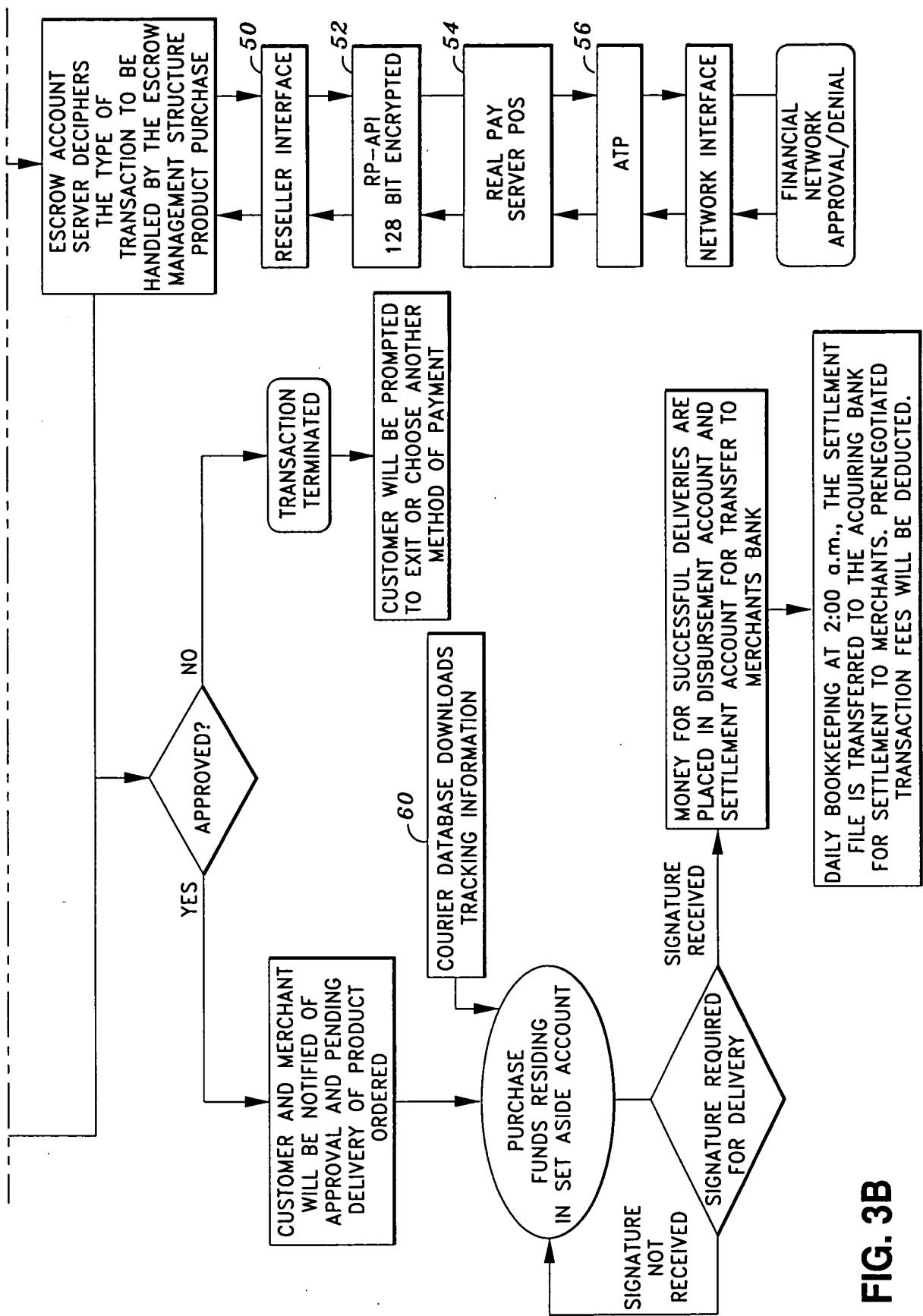
**FIG. 3B**

CUSTOMER FILLS OUT HTML FORM WITH PERSONAL INFORMATION FOR FINANCIAL NETWORK APPROVAL

CUSTOMER APPLIES FOR MEMBERSHIP

CUSTOMER IS NOTIFIED THAT NONE OF THE INFORMATION ENTERED WILL BE VIEWED

RESELLER INTERFACE

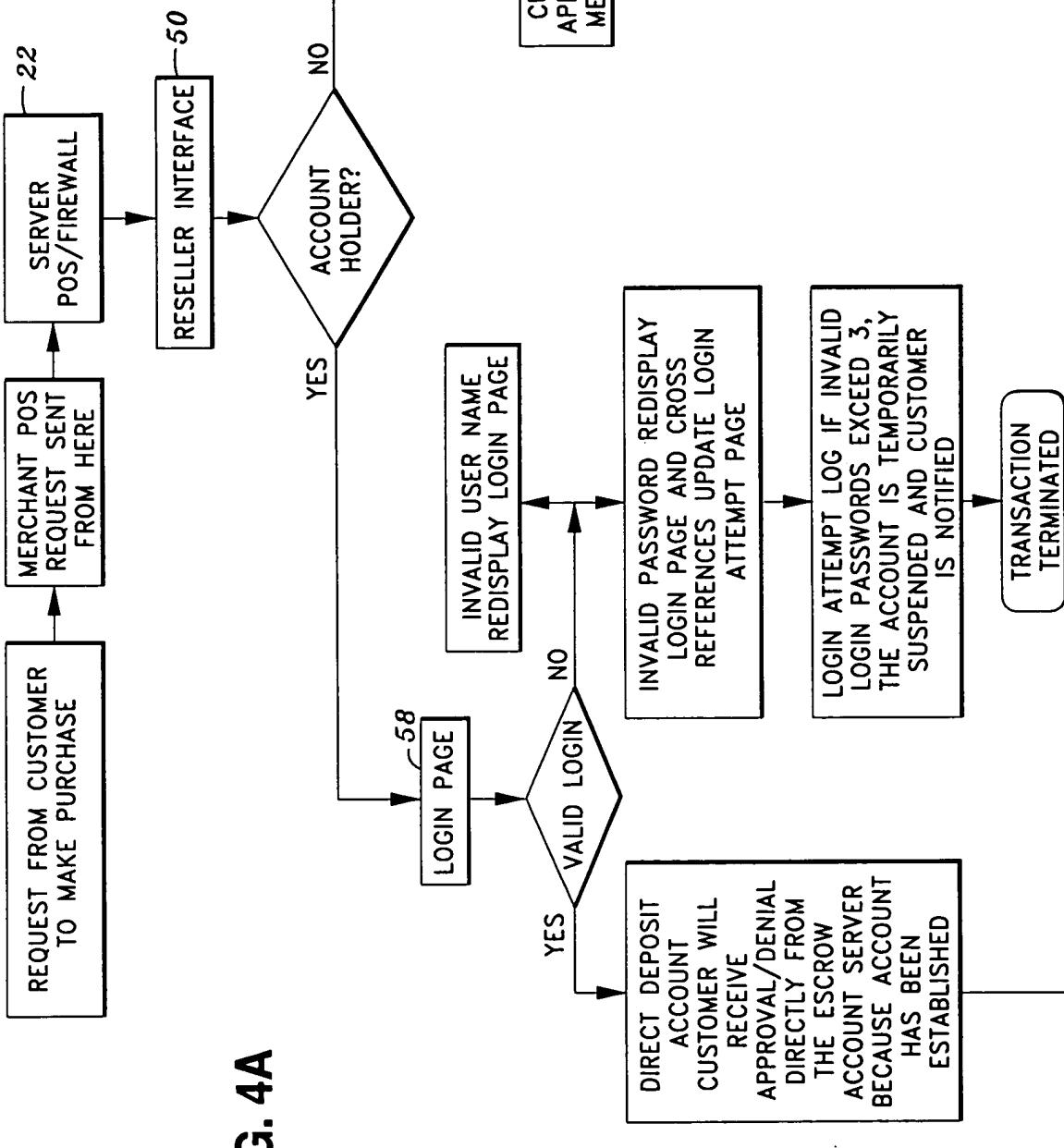
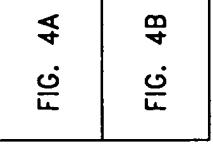


### **FIG. 3B**

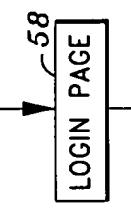
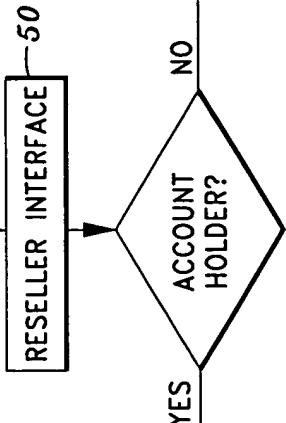
REQUEST FROM CUSTOMER  
TO MAKE PURCHASE

MERCHANT POS  
REQUEST SENT  
FROM HERE

**FIG. 4**



**FIG. 4A**



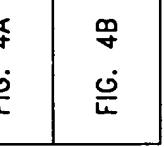
INVALID USER NAME  
REDISPLAY LOGIN PAGE

INVALID PASSWORD REDISPLAY  
LOGIN PAGE AND CROSS  
REFERENCES UPDATE LOGIN  
ATTEMPT PAGE

LOGIN ATTEMPT LOG IF INVALID  
LOGIN PASSWORDS EXCEED 3,  
THE ACCOUNT IS TEMPORARILY  
SUSPENDED AND CUSTOMER  
IS NOTIFIED

DIRECT DEPOSIT  
ACCOUNT CUSTOMER WILL  
RECEIVE  
APPROVAL/DENIAL  
DIRECTLY FROM  
THE ESCROW  
ACCOUNT SERVER  
BECAUSE ACCOUNT  
HAS BEEN  
ESTABLISHED

TRANSACTION  
TERMINATED

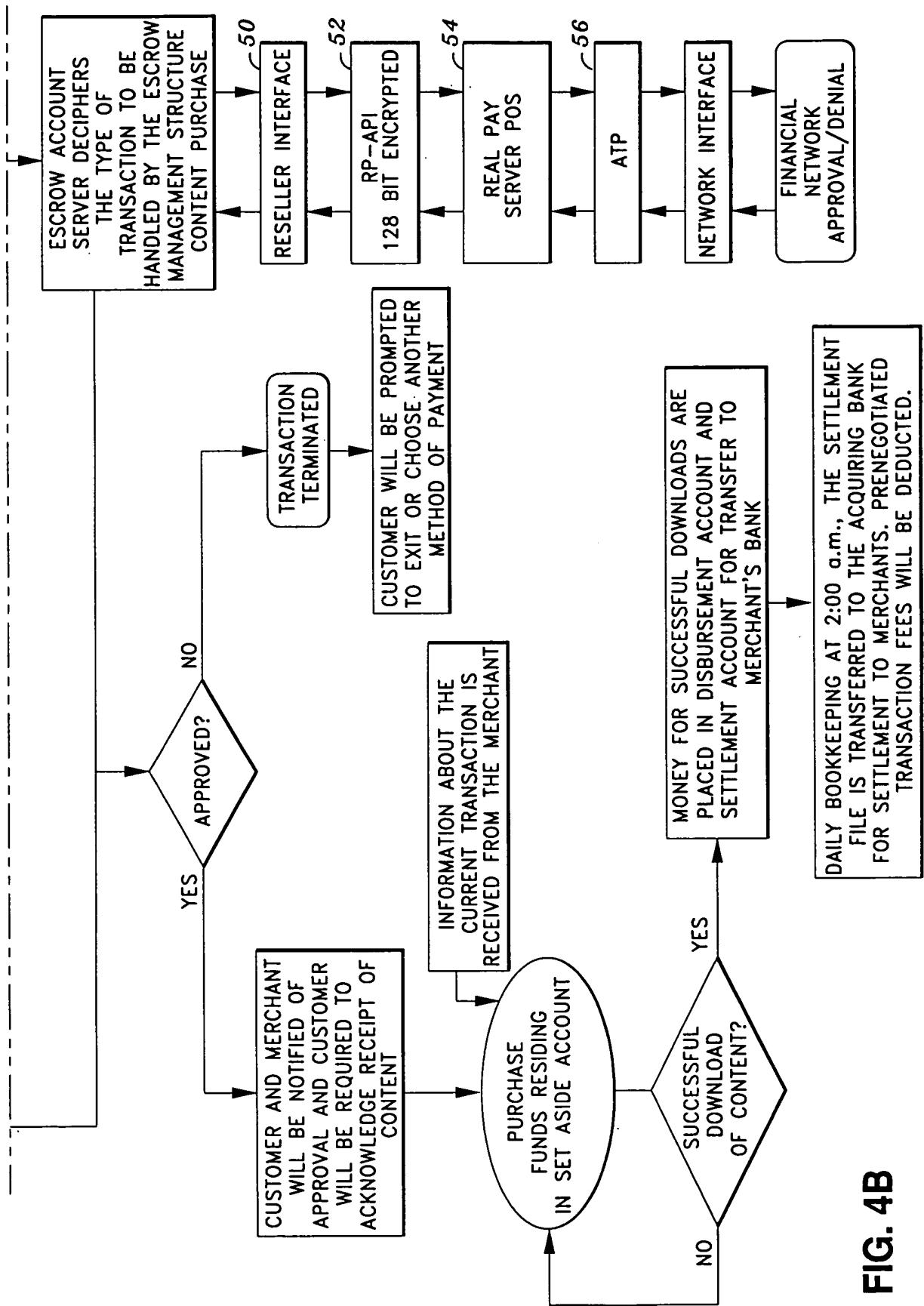


CUSTOMER FILLS  
OUT HTML FORM  
WITH PERSONAL  
INFORMATION FOR  
FINANCIAL  
NETWORK  
APPROVAL

CUSTOMER  
APPLIES FOR  
MEMBERSHIP

CUSTOMER IS NOTIFIED THAT  
NONE OF THE INFORMATION  
ENTERED WILL BE VIEWED

RESELLER INTERFACE  
--> 50



**FIG. 4B**

**FIG. 5**

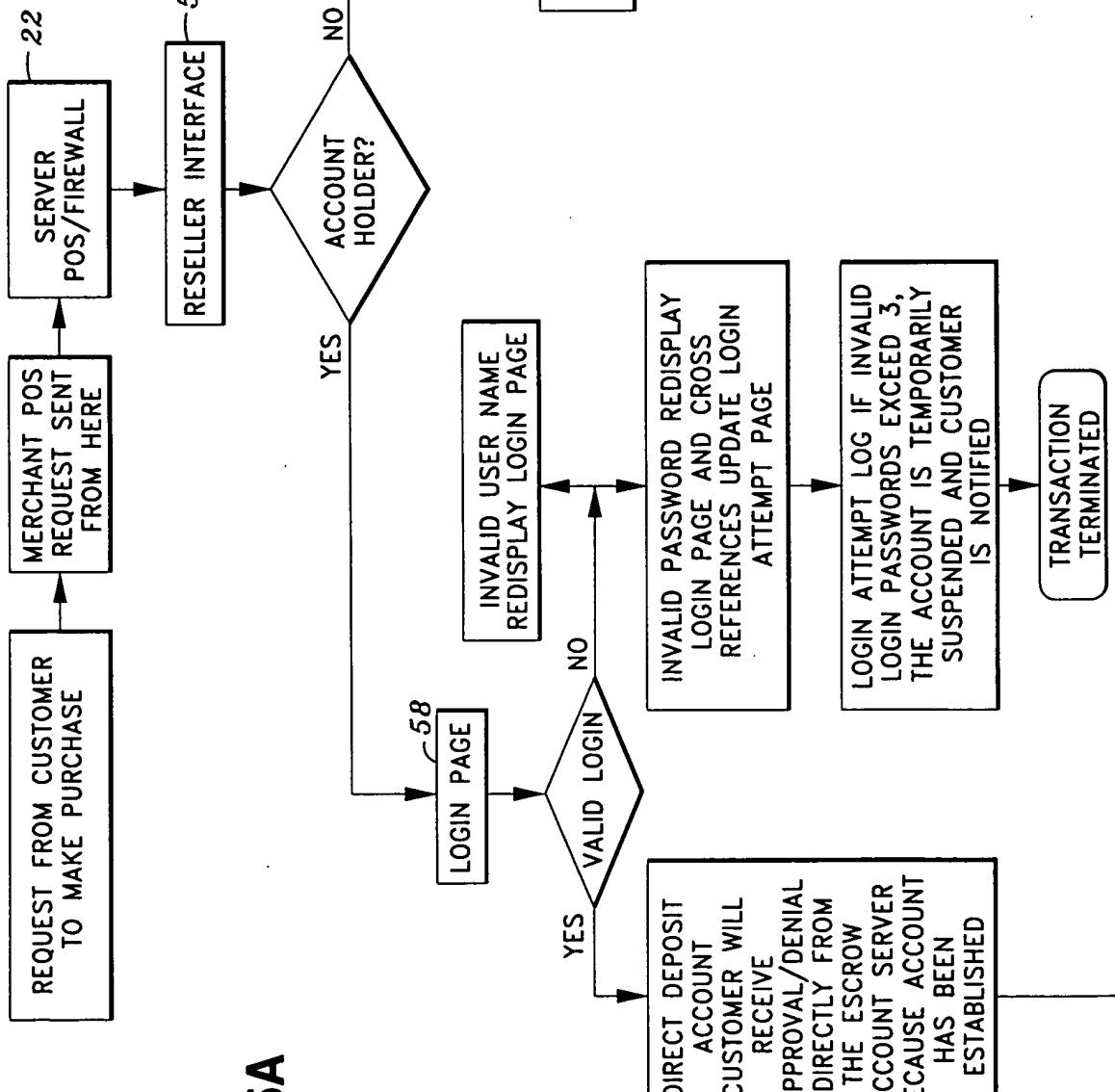
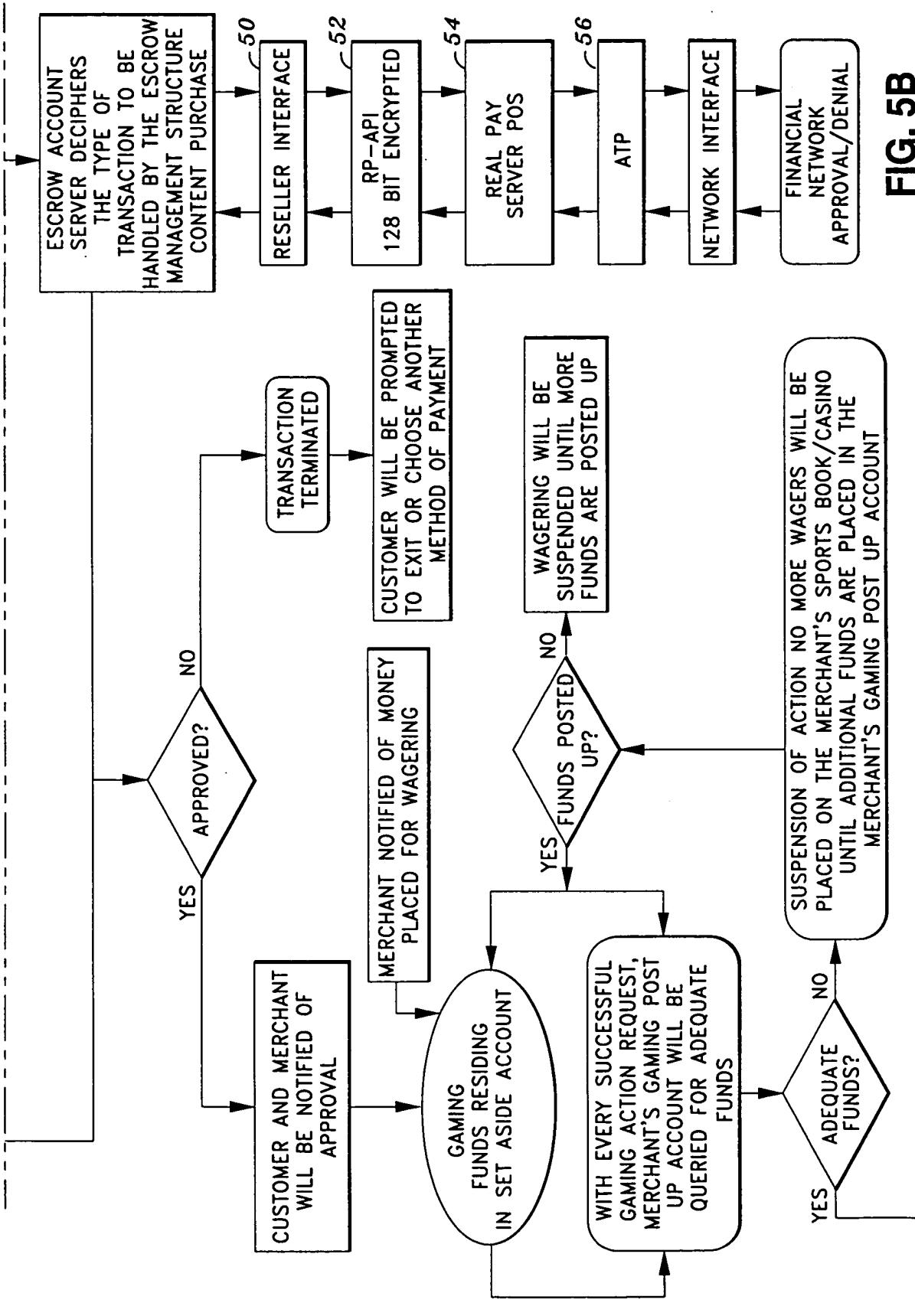


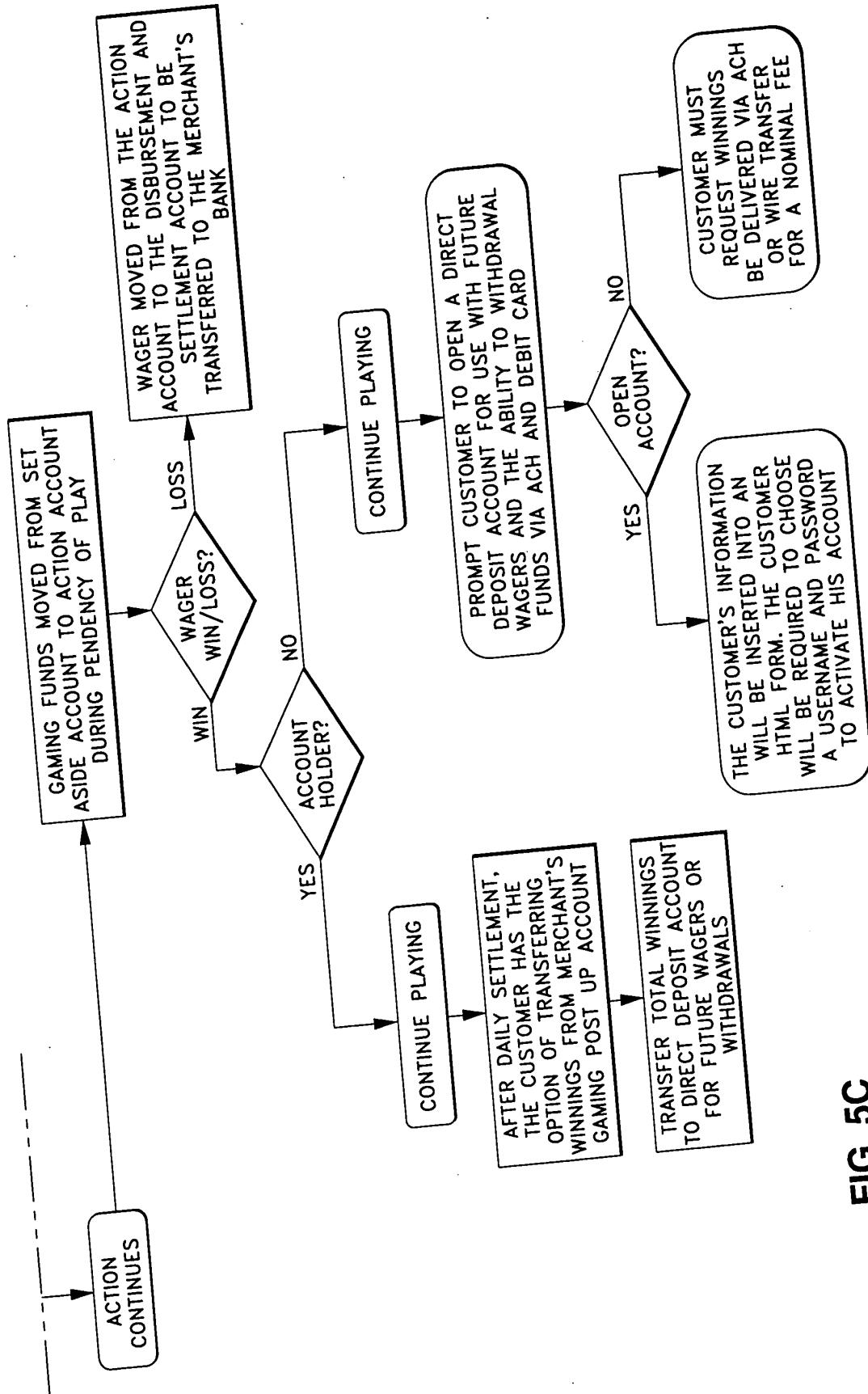
FIG. 5A

**FIG. 5A**

FIG. 5B

FIG. 5C





**FIG. 5C**